

Form 309

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Joseph M. Panigall  
Sheila A. Panigall  
Debtor(s)

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:  
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:  
:

Case No. 18-24599-CMB  
Chapter: 13

Related to: Document No. 262

**ORDER DISMISSING CASE WITHOUT PREJUDICE AND  
TERMINATING WAGE ATTACHMENT**

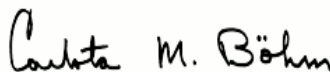
**AND NOW**, this *The 13th of March, 2025*, after notice and hearing and the Debtor(s) having failed to comply with the requirements of the *Bankruptcy Code*, the *Local Rules* of this Court and/or an Order of Court, it is hereby **ORDERED, ADJUDGED and DECREED** as follows:

(1) The above-captioned case is **DISMISSED, without prejudice**. The Debtor(s) remain legally liable for all his/her/their debts as if the bankruptcy petition had not been filed. Creditor collection remedies are reinstated pursuant to 11 U.S.C. §349. Creditors are directed to 11 U.S.C. §108(c) for time limits on filing a lawsuit to collect. **Generally, a creditor's lawsuit must be filed either before the time deadline imposed by state law for filing runs, or (30) thirty days after date of this Order, whichever is later.**

(2) Each income attachment issued in this case is now terminated. So that each employer and entity subject to an attachment Order knows to stop the attachment, the Debtor(s) shall immediately serve a copy of this order on each such employer and entity.

(3) The Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of the UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further order of Court.

(4) The Clerk shall give notice to all creditors of this dismissal.



Carlota M. Böhm, Judge  
United States Bankruptcy Court

Case Administrators to serve:  
All Creditors and All Parties In Interest

In re:  
Joseph M. Panigall  
Sheila A. Panigall  
Debtors

Case No. 18-24599-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Mar 13, 2025

User: auto  
Form ID: 309

Page 1 of 5  
Total Noticed: 70

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 15, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Joseph M. Panigall, Sheila A. Panigall, 518 Salisbury Drive, Greensburg, PA 15601-6039
cr	+ Santander Bank, N.A., c/o Thomas A. Capehart, 33 S. Seventh Street, Allentown, PA 18101-2436
14956165	+ Hempfield Township Tax Collector, 938 Saint Clair Way, Greensburg, PA 15601-3550
14956169	+ Latrobe Federal Credit Union, 1812 Ligonier Street, Latrobe, PA 15650-2917
14956170	Ligonier Country Club, Rt 711 South, Country Club Road, Ligonier, PA 15658
14989766	Wilmington Savings Fund Society d/b/a/ Christiana, C/O Select Portfolio Servicing, P.O Box 6525, Salt Lake City, UT 84165-0250

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Mar 14 2025 04:16:00	Ally Financial c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 14 2025 00:57:57	Ally Financial c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: AISACG.COM	Mar 14 2025 04:16:00	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 14 2025 01:50:37	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: bncnotifications@phea.org	Mar 14 2025 00:37:00	PHEAA, 1200 N 7th Street, Harrisburg, PA 17102-1444
14956141	+ Email/Text: bncnotifications@phea.org	Mar 14 2025 00:37:00	AES/PHEAA, Po Box 61047, Harrisburg, PA 17106-1047
14956142	+ Email/Text: bncnotifications@phea.org	Mar 14 2025 00:37:00	Aes/phea, Attn: Bankruptcy Dept, Po Box 2461, Harrisburg, PA 17105-2461
14956144	+ EDI: GMACFS.COM	Mar 14 2025 04:16:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
14961393	EDI: GMACFS.COM	Mar 14 2025 04:16:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14956143	+ EDI: GMACFS.COM	Mar 14 2025 04:16:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
14956145	EDI: CAPITALONE.COM	Mar 14 2025 04:16:00	Capital One, 15000 Capital One Dr, Richmond,

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Case Number	Communication Type	From	Date/Time	To
14956145	Email/PDF:	AIS.cocard.ebn@aisinfo.com	Mar 14 2025 00:58:04	VA 23238 Capital One, 15000 Capital One Dr, Richmond, VA 23238
14956146	+ EDI:	CAPITALONE.COM	Mar 14 2025 04:16:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14956146	+ Email/PDF:	AIS.cocard.ebn@aisinfo.com	Mar 14 2025 01:51:31	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14969568	EDI:	CAPITALONE.COM	Mar 14 2025 04:16:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14969568	Email/PDF:	AIS.cocard.ebn@aisinfo.com	Mar 14 2025 01:09:21	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14988848	EDI:	CAPITALONE.COM	Mar 14 2025 04:16:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
14988848	Email/PDF:	AIS.cocard.ebn@aisinfo.com	Mar 14 2025 01:32:26	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
14956148	+ EDI:	CAPITALONE.COM	Mar 14 2025 04:16:00	Capital One Na, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14956148	+ Email/PDF:	AIS.cocard.ebn@aisinfo.com	Mar 14 2025 01:50:35	Capital One Na, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14956147	+ EDI:	CAPITALONE.COM	Mar 14 2025 04:16:00	Capital One Na, Po Box 26625, Richmond, VA 23261-6625
14956147	+ Email/PDF:	AIS.cocard.ebn@aisinfo.com	Mar 14 2025 00:57:35	Capital One Na, Po Box 26625, Richmond, VA 23261-6625
14978284	Email/PDF:	bncnotices@becket-lee.com	Mar 14 2025 00:57:38	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15291681	+ Email/Text:	bankruptcy@clearviewfcu.org	Mar 14 2025 00:37:00	Clearview Federal Credit Union, 8805 University Blvd., Moon Twp., PA 15108-4212
14956149	+ EDI:	WFNNB.COM	Mar 14 2025 04:16:00	Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789
14956150	+ EDI:	WFNNB.COM	Mar 14 2025 04:16:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14956151	+ EDI:	WFNNB.COM	Mar 14 2025 04:16:00	Comenity Capital Bank/HSN, Po Box 182120, Columbus, OH 43218-2120
14956152	EDI:	WFNNB.COM	Mar 14 2025 04:16:00	Comenity Capital Bank/HSN, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218
14956154	+ EDI:	WFNNB.COM	Mar 14 2025 04:16:00	Comenitybank/New York, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14956153	+ EDI:	WFNNB.COM	Mar 14 2025 04:16:00	Comenitybank/New York, Po Box 182789, Columbus, OH 43218-2789
14956157	+ Email/PDF:	creditonebknotifications@resurgent.com	Mar 14 2025 01:09:12	Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
14956156	+ Email/PDF:	creditonebknotifications@resurgent.com	Mar 14 2025 00:57:39	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
14956161	Email/Text:	SAABankruptcy@fcbanking.com	Mar 14 2025 00:37:00	First Commonwealth Bank, Attn: Bankruptcy, Po Box 400, Indiana, PA 15701
14956158	+ EDI:	BLUESTEM	Mar 14 2025 04:16:00	Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14956160	+ Email/Text:	SAABankruptcy@fcbanking.com		

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		Mar 14 2025 00:37:00	First Commonwealth Bank, 601 Philadelphia St, Indiana, PA 15701-3952
14956162	+ EDI: AMINFOFP.COM		
		Mar 14 2025 04:16:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14956162	+ Email/PDF: ais.fpc.ebn@aisinfo.com		
		Mar 14 2025 00:58:21	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14956163	+ EDI: AMINFOFP.COM		
		Mar 14 2025 04:16:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
14956163	+ Email/PDF: ais.fpc.ebn@aisinfo.com		
		Mar 14 2025 00:58:13	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
14956164	Email/Text: crdept@na.firstsource.com		
		Mar 14 2025 00:37:00	First Source Advantage, LLC, PO Box 628, Buffalo, NY 14240-0628
14956159	EDI: BLUESTEM		
		Mar 14 2025 04:16:00	Fingerhut, Attn: Bankruptcy, Po Box 1250, Saint Cloud, MN 56395
14968549	EDI: JEFFERSONCAP.COM		
		Mar 14 2025 04:16:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14956167	+ Email/Text: PBNCNotifications@peritussservices.com		
		Mar 14 2025 00:37:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
14956168	+ Email/Text: PBNCNotifications@peritussservices.com		
		Mar 14 2025 00:37:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
15160134	Email/PDF: resurgentbknotifications@resurgent.com		
		Mar 14 2025 00:58:21	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
14966102	Email/PDF: resurgentbknotifications@resurgent.com		
		Mar 14 2025 01:31:55	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14956171	+ Email/PDF: resurgentbknotifications@resurgent.com		
		Mar 14 2025 00:57:39	LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269
14956173	+ Email/PDF: resurgentbknotifications@resurgent.com		
		Mar 14 2025 01:09:21	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14972583	EDI: AGFINANCE.COM		
		Mar 14 2025 04:16:00	ONEMAIN, PO BOX 3251, EVANSVILLE, IN, 47731-3251
14956176	+ EDI: AGFINANCE.COM		
		Mar 14 2025 04:16:00	OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013
14956175	+ EDI: AGFINANCE.COM		
		Mar 14 2025 04:16:00	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
14971905	+ Email/Text: bncnotifications@pheaa.org		
		Mar 14 2025 00:37:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14956179	EDI: PRA.COM		
		Mar 14 2025 04:16:00	Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
14985934	EDI: PRA.COM		
		Mar 14 2025 04:16:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14957422	+ EDI: PRA.COM		
		Mar 14 2025 04:16:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14956177	EDI: SYNC		
		Mar 14 2025 04:16:00	Paypal Credit, PO Box 71202, Charlotte, NC 28272-1202
14956177	Email/PDF: ais.sync.ebn@aisinfo.com		
		Mar 14 2025 00:58:28	Paypal Credit, PO Box 71202, Charlotte, NC 28272-1202
14956178	^ MEBN		
		Mar 14 2025 00:16:20	Peoples Gas, PO Box 644760, Pittsburgh, PA 15264-4760
14976738	+ Email/Text: ebnpeoples@grblaw.com		
		Mar 14 2025 00:37:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh,

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			PA 15233-1828
14956180	+ EDI: PRA.COM	Mar 14 2025 04:16:00	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
14967519	+ EDI: JEFFERSONCAP.COM	Mar 14 2025 04:16:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14985616	EDI: Q3G.COM	Mar 14 2025 04:16:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14985615	EDI: Q3G.COM	Mar 14 2025 04:16:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14990591	+ Email/Text: bncmail@w-legal.com	Mar 14 2025 00:37:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14956181	+ Email/Text: DeftBkr@santander.us	Mar 14 2025 00:37:00	Santander Bank, 450 Penn St, Reading, PA 19602-1011
14956182	+ Email/Text: DeftBkr@santander.us	Mar 14 2025 00:37:00	Santander Bank, Mail Code: MA1-MB3-01-21, 2 Morrissey Boulevard, Boston, MA 02125-3312
14989949	+ Email/Text: DeftBkr@santander.us	Mar 14 2025 00:37:00	Santander Bank, N.A., 601 Penn Street, 10-6438-FB7, Reading, PA 19601-3563
14956184	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Mar 14 2025 00:37:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
14956183	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Mar 14 2025 00:37:00	Select Portfolio Servicing, Inc, Po Box 65250, Salt Lake City, UT 84165-0250
14956186	+ EDI: SYNC	Mar 14 2025 04:16:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14956186	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 14 2025 01:31:51	Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14956185	+ EDI: SYNC	Mar 14 2025 04:16:00	Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
14956185	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 14 2025 00:57:56	Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
14983968	EDI: AIS.COM	Mar 14 2025 04:16:00	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14983968	Email/PDF: ebn_ais@aisinfo.com	Mar 14 2025 01:32:37	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14956187	Email/Text: bankruptcy@firstenergycorp.com	Mar 14 2025 00:37:00	West Penn Power, PO Box 3687, Akron, OH 44309-3687
14986301	+ Email/Text: bankruptcy@firstenergycorp.com	Mar 14 2025 00:37:00	West Penn Power, 5001 NASA Blvd, Fairmont, WV 26554-8248
14989768	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Mar 14 2025 00:37:00	Wilminington Savings Fund, et. al, C/O Select Portfolio Servicing, P.O. Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 78

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		OneMain Financial
cr		Wilmington Savings Fund Society, FSB, d/b/a Christ
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587

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cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14956166	*+	Hempfield Township Tax Collector, 938 Saint Clair Way, Greensburg, PA 15601-3550
14956172	*+	LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269
14956174	*+	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14956155	##+	Consumer Capital Advocates, 3221 NW 10th Terrace, Suite 502, Fort Lauderdale, FL 33309-5942

TOTAL: 2 Undeliverable, 6 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 15, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 13, 2025 at the address(es) listed below:**

Name	Email Address
Abagale E. Steidl	on behalf of Joint Debtor Sheila A. Panigall asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwillhelm@steidl-steinberg.com
Abagale E. Steidl	on behalf of Debtor Joseph M. Panigall asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwillhelm@steidl-steinberg.com
Denise Carlon	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, as indenture trustee, for the CSMC 2017-1 Trust, Mortgage-Backed Notes, Series 2017-1 dcarlon@kmlawgroup.com
Kellie Rahl-Heffner	on behalf of Creditor Santander Bank N.A. krahle-heffner@grossmcginley.com, jkacsur@grossmcginley.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Peter E. Meltzer	on behalf of Creditor OneMain Financial bankruptcy@wglaw.com ibernatski@wglaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecpeople@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 8